

## Compensation regulations per person and damage

### Medical and travel expenses

Medical care costs in case of sickness	Necessary and reasonable costs for at most 1 year
Medical care costs in case of accident	Necessary and reasonable costs for at most 3 years
Travel costs in connection with sickness and dental treatment	Necessary and reasonable costs
Travel costs in connection with travel home	Necessary and reasonable costs
Relatives travel in case of critical illness or death	Necessary and reasonable costs
Homeward transportation of deceased person - or burial in the area	Necessary and reasonable costs 1 ba
Extra costs for food and lodging	Necessary and reasonable costs for at most 60 days
Extra costs for hospitalisation abroad	0,008 ba/day during 60 days
Convalescence compensation during maximum 6 month	0,3 ba

### Death and disability coverage

Disability caused by accident	18 ba
- compensation for aid	1 ba
Accidental death	10 ba
- for persons under the age of 18	1 ba

### Compensation travel

Compensation for non-utilised travel costs or compensation travel	0,7 ba
Home coverage	Necessary and reasonable costs

### Compensation for cristeraphy

10 treatments by authorised psychologist	0,4 ba
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### Compensation in case of kidnapping

0,014 ba/day during maximum of 90 days	1,26 ba
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### Assault protection

Personal damage	14 ba
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### Legal protection

For the insured as private person	4 ba
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### Personal liability coverage

Personal or property damage	200 ba
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### Baggage coverage

Loss of or damage to baggage and personal property (of which valuable or employer's property 1 ba)	2 ba
Money (valid notes and coins)	0,15 ba
Loss of valuable documents	1 ba

### Deductible coverage

0,3 ba

### Delay coverage

Baggage delay on outbound journey	0,08 ba
- after more than 48 hours	0,08 ba
Compensation in event of delay of public transport more than 4 hours	0,05 ba
Travel commencement coverage	0,4 ba

### Terms of Sports

Rent of sport equipment	0,04 ba
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### Vacation coverage

5 days vacation in direct connection to business trip	
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